

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kathryn A. Dyer-Humphries
Debtor

Case No. 16-00319-MDF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 309A

Page 1 of 2
Total Noticed: 48

Date Rcvd: Oct 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2016.

db Kathryn A. Dyer-Humphries, 101 Berry Mountain Road, Millersburg, PA 17061-1594
aty +Ann E. Swartz, McCabe, Weisberg & Conway, P.C., 123 South Broad Street, Suite 2080,
Philadelphia, PA 19109-1031
aty +Celine P DerKrikorian, McCabe, Weisberg and Conway, P.C.,
123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
aty +Danielle Boyle-Ebersole, Hladik, Onorato & Federman, LLP, 298 Wissahickon Avenue,
North Wales, PA 19454-4114
aty +Joseph Angelo Dessoie, Phelan Hallinan, LLP, 1617 JFK BLVD, Suite 1400,
Philadelphia, PA 19103-1814
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +Leon P. Haller (Trustee), Purcell, Krug and Haller, 1719 North Front Street,
Harrisburg, PA 17102-2392
4745291 +CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
4745288 +Capl/BonTon, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
4745293 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
4799076 +DISCOVER BANK, PRESSLER AND PRESSLER, LLP, 7 ENTIN RD., PARSIPPANY, NJ 07054-5020
4745295 +Department of Education, 11100 USA Pkwy, Fishers, IN 46037-9203
4745297 +Edward J. McKee, Stern & Eisenberg PC, 1581 Main St Suite 200, Warrington, PA 18976-3400
4814934 +Federal National Mortgage Association, PO Box 1047, Hartford, CT 06143-1047
4745299 +John G. Humphries, 2201 North 14th Street, Apartment A14, Ponca City, OK 74601-1808
4848715 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services,
P.O. Box 52708, Irvine, CA 92619, MTGLQ Investors, LP,
c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
4848714 MTGLQ Investors, LP, c/o Rushmore Loan Management Services,
P.O. Box 52708, Irvine, CA 92619
4745301 +Michael Ratchford Esq, Abrahamsen Ratchford, PC, 409 Lackawanna Ave Suite 3C,
Scranton, PA 18503-2059
4787456 +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4786447 Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635,
Wilkes-Barre, PA 18773-9635
4745302 +Navient/Dept of Ed, PO Box 9635, Wilkes Barre, PA 18773-9635
4745303 Ocwen, 16661 Worthington Rd, Suite 100, West Palm Beach, FL 33409
4745305 +RSHKCBNA, PO Box 6283, Sioux Falls, SD 57117-6283
4745304 +Ralph Gulko, Pressler & Pressler, 600 W Germantown Pk, Suite 400,
Plymouth Meeting, PA 19462-1046
4745306 +Seterus, PO Box 1077, Hartford, CT 06143-1077
4801341 +Seterus Inc., 14523 SW Millikan Way, Suite 200, Beaverton OR 97005-2352
4745309 +The Fineberg Company, 1 Washington St, Suite 400, Wellesley Hills, MA 02481-1712
4782366 +U.S. Bank National Association, Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100,
Boca Raton, FL 33487-2853
4813969 +U.S. Bank, N.A., c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,
P.O. Box 24605, West Palm Beach, FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: hwvaneck@mette.com Oct 31 2016 19:36:40 Henry W Van Eck,
Mette, Evans, & Woodside, 3401 North Front Street, Harrisburg, PA 17110-0950
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Oct 31 2016 19:37:06 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4745287 +EDI: BANKAMER.COM Oct 31 2016 19:28:00 Bank of America, 1800 Tapo Canyon Rd,
Simi Valley, CA 93063-6712
4745289 EDI: CAPITALONE.COM Oct 31 2016 19:28:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
4745290 EDI: CAPITALONE.COM Oct 31 2016 19:28:00 Capital One Bank USA, 15000 Capital One Dr,
Richmond, VA 23238
4751258 EDI: CAPITALONE.COM Oct 31 2016 19:28:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4745292 +EDI: CHASE.COM Oct 31 2016 19:33:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4745294 +EDI: WFNNB.COM Oct 31 2016 19:28:00 Comenity Bank/BonTon, 3100 Easton Square Pl,
Columbus, OH 43219-6232
4745296 EDI: DISCOVER.COM Oct 31 2016 19:28:00 Discover Fin Services, PO Box 15316,
Wilmington, DE 19850
4747629 EDI: DISCOVER.COM Oct 31 2016 19:28:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4815030 E-mail/Text: bankruptcy.bnc@ditech.com Oct 31 2016 19:36:57 Ditech Financial LLC,
F/K/A Green Tree Servicing LLC, PO Box 6154, Rapid City, SD 57709-6154
4745298 EDI: RMSC.COM Oct 31 2016 19:28:00 Green Tree Servicing, 332 Minnesota Street,
Suite 610, Saint Paul, MN 55101
4745300 +E-mail/Text: unger@members1st.org Oct 31 2016 19:37:36 Members 1st, 5000 Louise Dr,
Mechanicsburg, PA 17055-4899
4814598 EDI: PRA.COM Oct 31 2016 19:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4750749 EDI: Q3G.COM Oct 31 2016 19:33:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4745308 +EDI: RMSC.COM Oct 31 2016 19:28:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
4745307 +EDI: CITICORP.COM Oct 31 2016 19:28:00 Sunoco/City, PO Box 6000,
The Lakes, NV 89163-0001
4808380 +E-mail/Text: bncmail@w-legal.com Oct 31 2016 19:37:18 USAA SAVINGS BANK,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4745310 +EDI: USAA.COM Oct 31 2016 19:28:00 USAA Savings Bank, PO Box 47504,
San Antonio, TX 78265-7504

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Federal National Mortgage Corporation
cr U.S. Bank National Association
4745285 Name,Address1,Address2,Address3,Address4,City,State,Zip, Kathryn A Dyer-Humphries,101 Berry Mount,
Henry W. Van Eck,Mette Evans and Woodsid, Bank of America,1800 Tapo Canyon Rd,,,Si,
Capl/BonTon,26525 N Riverwoods Blvd,,,Me, Capital One,15000 Capital One Dr,,,Richm
TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2016 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Federal National Mortgage Association ("Fannie Mae")
ASwartz@mwcc-law.com, ecfdmail@mwcc-law.com
Celine P DerKrikorian on behalf of Creditor Federal National Mortgage Association ("Fannie Mae")
ecfdmail@mwcc-law.com
Danielle Boyle-Ebersole on behalf of Creditor MTGLQ Investors, LP c/o Rushmore Loan Management Services
debersole@hoflawgroup.com, bbleming@hoflawgroup.com
Henry W Van Eck on behalf of Debtor Kathryn A. Dyer-Humphries
hvwaneck@mette.com, smramsey@mette.com
Joseph Angelo Dessoye on behalf of Creditor Ditech Financial LLC
pamb@fedpne.com
Joshua I Goldman on behalf of Creditor Ditech Financial LLC
bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, National Association
bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:Debtor 1 **Kathryn A. Dyer-Humphries**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2539**

EIN _ _ - _ _ _ _ _

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed in chapter **13** **January 28, 2016**Case number: **1:16-bk-00319-MDF**Date case converted to chapter **7** **October 19, 2016****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathryn A. Dyer-Humphries	
2. All other names used in the last 8 years	aka Kathy Humphries, aka Kathryn Humphries	
3. Address	101 Berry Mountain Road Millersburg, PA 17061-1594	
4. Debtor's attorney Name and address	Henry W Van Eck Mette, Evans, & Woodside 3401 North Front Street Harrisburg, PA 17110-0950	Contact phone 717 232-5000 Email: hwvaneck@mette.com
5. Bankruptcy trustee Name and address	Leon P. Haller (Trustee) Purcell, Krug and Haller 1719 North Front Street Harrisburg, PA 17102	Contact phone 717 234-4178 Email: lhaller@pkh.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building PO Box 908 Harrisburg, PA 17108	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: October 31, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 5, 2016 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: February 3, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	